

STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES  
Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Family Home Lending Corporation  
33 Old Kings Road North, # 1  
Palm Coast, FL 32137  
Mr. Gregory Hill, President  
License No: FL-4164/ SR-0010085

Case No. 06-4890

Respondent.

\_\_\_\_\_ /

CONSENT ORDER

Issued and Entered,  
This 24<sup>th</sup> day of September, 2007,  
By Peggy Bryson,  
Acting Chief Deputy Commissioner

Based on the Stipulation to Entry of Consent Order and the files and records of the Office of Financial and Insurance Services ("OFIS") in this matter, the Commissioner FINDS and CONCLUDES that:

1. The Commissioner has jurisdiction and authority to adopt and issue this Consent Order in the Enforcement Case, pursuant to the Michigan Administrative Procedures Act of 1969 ("MAPA"), as amended, MCL 24.201 *et seq.*, The Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), 1987 PA 173, as amended, MCL 445.1651 *et seq.*, and the Secondary Mortgage Loan Act ("SMLA"), 1981 PA 125, as amended, MCL 493.51 *et seq.*

2. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.

3. Acceptance of the parties' Stipulation to Entry of Consent Order is reasonable and is in the public interest.

4. All Applicable provisions of the APA have been met.

NOW, THEREFORE, based upon the parties' Stipulation to Entry of Consent Order and the facts surrounding this Enforcement Case, IT IS ORDERED THAT:

1. The Stipulation to Entry of Consent Order submitted by the parties to the acting Chief Deputy Commissioner is hereby ACCEPTED.
2. Family Home Lending Corporation and its parent, Family First Mortgage Corporation, shall CEASE and DESIST from violating Sections 21(1), 21(2), 22(a), 22(b), 22(l), and 23(1) of the MBLSLA and Section 17(1) of the SMLA.
3. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Services ("OFIS"), a civil fine of \$4,000.00. The fine shall be paid on or before 30 days of the date of entry of this order.
4. The Commissioner retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as she shall deem just, necessary and appropriate in accordance with the MBLSLA and SMLA.

IT IS SO ORDERED.

  
Peggy Bryson, Acting Chief Deputy Commissioner